

Fill in this information to identify the case:Debtor 1 Ajay Kumar BhanDebtor 2 _____
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 18-12606**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA9 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA9

Court claim no. (if known): _____

Date of payment change:Must be at least 21 days after date of this notice 07/01/2018

Last 4 digits of any number you use to identify the debtor's account: 8992

New total payment: \$ 1,853.45
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 2 %New interest rate: 3 %Current principal and interest payment: \$ 1,050.81New principal and interest payment: \$ 1,189.13**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Ajay Kumar Bhan Case number (if known) 18-12606
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Leah R. Turner

Signature

Date 05/10/2018

Print: Leah R. Turner

Title AVP, Bankruptcy Specialist

Company Bank of America

Address 4161 PIEDMONT PKWY
Number Street

GREENSBORO, NC 27410-8110
City State ZIP Code

Contact phone (336) 854-6458

Email leah.r.turner@bankofamerica.com

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA (PHILADELPHIA DIVISION)

Chapter: 13 No. 18-12606

In re:

Judge: ASHELY M. CHAN

Ajay Kumar Bhan

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 05/10/2018, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Ajay Kumar Bhan
112 Ford Dr
Lincoln University, PA 19352-9026

Debtor's Attorney: ROBERT J. LOHR, II
1246 W Chester Pike Ste 312
West Chester, PA 19382-5683

Trustee: WILLIAM C. MILLER, ESQ.
PO Box 1229
Philadelphia, PA 19105-1229

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
111 Anza Blvd Suite 310
Burlingame, CA 94010
650.342.9486 (x250)
izhao@lciinc.com



Cindy Bhan
112 Ford Dr
Lincoln Univ, PA 19352-9026

Cindy Bhan

Loan number: [REDACTED]

Date
April 24, 2018

Customer service
800.669.6650

Account information
bankofamerica.com

We have important information about the scheduled interest rate and mortgage payment adjustments for your loan modification.

Our records indicate that you're currently in a bankruptcy proceeding or have received a discharge of this debt under bankruptcy law. As a result, this communication is being sent for informational and/or compliance purposes only and should not be construed as an attempt to collect a debt, a demand for payment, an attempt to impose personal liability or an attempt to modify any applicable bankruptcy plan terms or discharge injunction. If you have received a discharge of your personal obligation to repay the debt associated with the referenced loan, Bank of America, N.A. will not take any action against you personally, but has retained the right to enforce its rights against the property securing this loan.

June 1, 2018 marks 5 year(s) since your mortgage modification. We want to remind you of some important terms of your mortgage modification that occur on the 5 year anniversary of your modification.

What you need to know

Your modification includes a scheduled interest rate adjustment that goes into effect on the 5 year anniversary of your modification. You're approaching this date on June 1, 2018 and we want to ensure you are aware of and prepared for the changes. Per the modification agreement, your loan is subject to interest rate adjustments until it reaches its interest rate cap.

According to the terms of the modification agreement, at the end of the initial fixed-rate term, the interest rate will increase annually based on the schedule in the modification agreement (see below "Payment Schedule Table") until it reaches the interest rate cap. Once the interest rate reaches the interest rate cap, it will be fixed for the remaining life of the mortgage loan. The total monthly payment also includes an escrow account for property taxes, insurance, and other escrowed expenses, which, if changed, will change your monthly payment.

The payment schedule table below is similar to the one included in your modification agreement. It outlines the future interest rate changes and corresponding monthly payment amounts (identifying principal and interest, and estimated escrows) and the effective dates for such changes. Here are some details:

- The amount and effective date of the interest rate increase: Effective on June 1, 2018, your interest rate will increase by 1.000%. (See the "Payment Schedule Table" below for your adjusted rate and payment information.)
- Amount and due date of your new monthly payment: On July 1, 2018, your new monthly payment will be \$1,189.13. Note: Your total monthly payment may include principal and interest amount plus any escrow amount (i.e. taxes, insurance and other assessments).
- Interest rate: Your interest rate will adjust annually by up to 1.000% until it reaches the interest rate cap of 3.750%.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

If you have previously received a discharge under bankruptcy law, you are not personally liable for this debt or any scheduled payments.

Payment Schedule Table							
Year	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
Year 1-5	2.000%	June 1, 2013	\$1,050.81	\$759.89 May adjust periodically	\$1,810.70 May adjust periodically	July 1, 2013	60
Year(s) 6	3.000%	June 1, 2018	\$1,189.13	May adjust periodically	May adjust periodically	July 1, 2018	12
Year(s) 7-33	3.750%	June 1, 2019	\$1,295.86	May adjust periodically	May adjust periodically	July 1, 2019	323

*Your escrow payments, including taxes, insurance and any other assessments, may be adjusted periodically in accordance with applicable law and therefore, your total monthly payment may change accordingly.

How the New Monthly Principal and Interest Payment was Determined

The schedule of monthly payments was calculated at the time your mortgage was permanently modified. After the initial fixed-rate period, the interest rate was adjusted annually, up to 1.000% higher than the rate for the previous year, until the maximum rate cap was reached. The interest rate will then be fixed for the life of the loan. The schedule of payments was calculated by also using the existing interest-bearing principal balance and the remaining number of payments due.

We're here to help

We remain committed to helping you. If you have questions about your new payments, how they were calculated or if you're concerned about making your new monthly payments, please contact us right away at 1.800.669.0102, Monday through Thursday, 6 a.m. to 10 p.m. EST; Friday, 6 a.m. to 6 p.m. EST; Saturday, 6 a.m. to 1 p.m. EST; and Sunday, 1 p.m. to 10 p.m. EST.

You can seek assistance in understanding this notice at no charge by calling the HOPE Hotline number at 888.995.HOPE and asking for MHA help. You may also seek assistance at no charge from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors by calling 800.569.4287 or accessing the search tool at hud.gov/offices/hsg/sfh/hcc/fc/ to find a counselor near you. The HUD-approved counselors can work with you to create a household budget and develop an action plan to help reduce your household debt.

Thank you for being a valued customer. As always, please contact us with any questions or concerns.

MILITARY PERSONNEL/SERVICEMEMBERS: If you are a member of the military, or if you are the spouse, domestic partner or dependent of a military member, please contact us immediately. The federal Servicemembers Civil Relief Act (SCRA) and/or similar state laws provide significant protections and benefits to eligible military service personnel. However, military service and/or eligibility under SCRA or similar state laws may not necessarily prevent actions such as foreclosure or repossession. If you have a loan that is in default, a court may authorize foreclosure or repossession. If you are having difficulty making your payments, please contact us as soon as possible so we can discuss any available options. You can apply for benefits and find additional resources, including financial education and information about how we support those who serve our country, at bankofamerica.com/military. You can reach our Enterprise Military Benefits Unit at 877.345.0693. From outside the U.S., please call us at 817.245.4094. Counseling is also available at agencies such as Military OneSource at militaryonesource.mil or 800.342.9647 and Armed Forces Legal Assistance at legalassistance.law.af.mil, and through HUD-approved housing counseling agencies, which you can find at hud.gov/offices/hsg/sfh/hcc/hcs.cfm.